

## INSURANCE POLICY - ORIGINAL

Policy Number:	PN-869838
Insured Name:	Acme Corporation
Inception Date:	2026-01-31
Expiration Date:	2027-01-31
Duration:	12 months
Payment Terms:	210 days from inception
Policy Limit:	\$23,575,133

### Financial Information

Insured Value:	\$23,235,362
Premium:	\$126,404
Brokerage Commission:	10.92%

### Deductibles

All Other Loss:	\$2,636,000 each and every loss
Earthquake:	\$16,916,000 each and every loss
Named Windstorm:	\$13,372,000 each and every loss
Flood:	\$9,359,000 each and every loss

### Self Insured Retention (SIR)

None

## Sublimits

Flood:	\$10,000,000
Sfha Flood:	\$10,000,000
Earthquake:	Policy Limit
California Earthquake:	\$23,575,133
Named Windstorm:	Policy Limit
Accidental Interruption:	\$10,000,000
Ammonia Contamination:	\$10,000,000
Automatic Coverage:	\$10,000,000
Contingent Time Element:	\$10,000,000
Errors Omissions:	\$10,000,000
Gross Profits:	18 months
Ingress Egress:	\$10,000,000
Miscellaneous Property:	\$10,000,000
Ordinary Payroll:	365 days
Rental Property:	\$10,000,000
Rolling Stock:	\$10,000,000
Transportation:	\$10,000,000
Valuable Papers Records:	\$10,000,000

## Exclusions and Clauses

### ***Terrorism:***

#### **War & Civil War Exclusion Clause (NMA 464)**

Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalism or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

***Nuclear:***

CL 370 Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical, and Electromagnetic Weapons Exclusion Clause

***Communicable Disease:***

Included

**Cyber:****Marine Cyber Exclusion (LMA5402)**

This clause shall be paramount and shall override anything in this insurance inconsistent therewith. 1 In no case shall this insurance cover any loss, damage, liability or expense directly or indirectly caused by, contributed to by or arising from: 1.1 the failure, error or malfunction of any computer, computer system, computer software programme, code, or process or any other electronic system, or 1.2 the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

***Sanctions:***

Included

***Microorganism:*****Microorganism Exclusion (MAP)**

This policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to: Mold, mildew, fungus, spores or other microorganisms of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health. This exclusion applies regardless where there is any physical loss or damage to insured property ; any insured peril or cause, whether or not contributing concurrently or in any sequence ; any loss or use, occupancy or functionality or any action required including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns. This exclusion replaces and supersedes any provision in the Policy that provides insurance, in whole or in part for this matters.

***Transmission & Distribution Lines:***

Included



Coverage Information

Earthquake:	Excluded
Strikes, Riots, Civil Commotion:	Included
Named Windstorm:	Excluded
Flood:	Included